NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 21, 2006, executed by JENNIFER DENNISTON, WILLIAM DENNISTON, conveying certain real property therein described to JEFF S. MCCASKILL, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC. AS NOMINEE FOR FIRST FRANKLIN A DIVISION OF NAT. CITY BANK OF IN, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded April 25, 2006, in Deed Book 2458, Page 16; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to U.S. Bank National Association, as trustee for the holders of the First Franklin Mortgage Loan Trust 2006-FF10 Mortgage Pass-Through Certificates, Series 2006-FF10; and WHEREAS, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **September 29**, **2016** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 100, SECTION E, KENTWOOD SUBDIVISION, LOCATED IN SECTION 3, TOWNSHIP 2 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF SAID SUBDIVISION OF RECORD IN PLAT BOOK 39, PAGE 49, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID LOT.

PROPERTY ADDRESS: The street address of the property is believed to be 2952 WAVERLY DR, HORN LAKE, MS 38637. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this // day of August, 2016.

Rubin Lublin, LLC, Substitute Trustee

428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 09/01/2016, 09/08/2016, 09/15/2016, 09/22/2016

PUBLICATION DATES:

September 1, 2016, September 8, 2016, September 15, 2016,

September 22, 2016

NEWSPAPER:

The DeSoto Times Tribune

SUBSTITUTE TRUSTEE'S NOTICE OF FORECLOSURE SALE

WHEREAS, on April 4, 2006, Noel Barnette executed a certain deed of trust to Shelley E. Rothman, Trustee for the use and benefit of Eagle Mortgage & Funding Corporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto, County, state of Mississippi, in Book 2454, Page 177; and

WHEREAS, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates, the current holder and/or assignee, substituted Jauregui & Lindsey, LLC as Trustee by instrument recorded in the Chancery Clerk's Office on August 3, 2016 in Book 4202, Page 613; and

WHEREAS, Default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, HSBC Bank USA, N.A., as Trustee on behalf of ACE Securities Corp. Home Equity Loan Trust and for the registered holders of ACE Securities Corp. Home Equity Loan Trust, Series 2006-ASAP4, Asset Backed Pass-Through Certificates, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee in said deed of trust, will on September 29, 2016 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the main front door of the County Courthouse of DeSoto County in Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, Mississippi, to wit:

LOT 19, 1ST REVISION, HERITAGE OAKS TOWNHOMES IN SECTION 17, TOWNSHIP 3 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 60, PAGE 48 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

I will convey only such title as vested in me as Substituted Trustee.

Jauregui & Lindsey, LLC

Substituted Trustee Jauregui & Lindsey, LLC 244 Inverness Center Dr Ste 200 Birmingham, AL 35242 (205) 970-2233

Publication dates: September 1, 2016, September 8, 2016, September 15, 2016, September 22, 2016

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the June 11, 2015, David Houston and Caroline Kuhn, executed a Deed of Trust to June Gorman, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., solely as nominee for Flagstar Bank, FSB, its successors and assigns, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book No. 4001, at Page 24 thereof;

WHEREAS, said Deed of Trust was ultimately assigned to Lakeview Loan Servicing, LLC by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 4159 Page 267 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Wilson & Associates, P.A., as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 4216, Page 473 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that Wilson & Associates, P.A. f/k/a Adams & Edens, P.A., Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for **certified funds** paid at the conclusion of the sale, or credit bid from a bank or other lending entity pre-approved by the successor trustee, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the east front door of the Courthouse, on September 29, 2016, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 9, The Oaks Subdivision, situated in Section 19, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 27, Page 28 in the Chancery Clerk's Office of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in the aforementioned Substitute Trustee.

WITNESS MY SIGNATURE, this the 2nd day of September, 2016.

Sincerely,

/s/ Jillian Wilson, WILSON & ASSOCIATES, P.A., Substitute Trustee

PREPARED BY: Wilson & Associates, P.A. 1521 Merrill Drive Suite D-220 Little Rock, AR 72211 (501)219-9388 File # 1137

PUBLISH: 9/8/2016; 9/15/2016; 9/22/2016

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of July, 2004, Clinton J. Davis Jr. and Ella Davis, Husband and Wife, executed and delivered a certain Deed of Trust unto Stacey A. Spriggs, Trustee for Citizens Home Mortgage, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2039 at Page 700; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Wilmington Savings Fund Society, FSB, DBA Christiana Trust, Not Individually but as Trustee for Hilldale Trust by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4097 at Page 119; and

WHEREAS, on the 17th day of August, 2016, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4213 at Page 217; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of September, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2371, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Page 1, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of September, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F16-0441

PUBLISH: 9-8-2016 / 9-15-2016 / 9-22-2016

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of April, 2014, Anthony McKinney and Ernestine McKinney, husband and wife, executed and delivered a certain Deed of Trust unto Stewart Title Guaranty Company, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Mortgage Research Center, LLC dba Veterans United Home Loans, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3806 at Page 780; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Pingora Loan Servicing, LLC by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4168 at Page 268; and

WHEREAS, on the 8th day of July, 2015, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 4011 at Page 175; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of September, 2016, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Summerwood Subdivision, Part 3, situated in Section 22, Township 1 South, Range 7 West, as shown on plat of record in Plat Book 19, Page 53-57 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of September, 2016.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

rcs/F15-0707

PUBLISH: 9-8-2016 / 9-15-2016 / 9-22-2016